

Hospital Intensive Care Insurance Protection

- Pays benefits for up to a total of 31 days per confinement in a Hospital Intensive Care Unit and subsequent confinement in a Hospital Sub-acute Intensive Care Unit.
- Provides first day coverage for accidents and sicknesses.
- Benefits for a Hospital Intensive Care Unit and a Hospital Sub-acute Intensive Care Unit double, if confinement is due to a specified covered accident as defined in the outline of coverage.

BENEFITS

Prior to age 70	Option One	Option Two	Option Three
Benefit for confinement in a Hospital Intensive Care Unit.	\$500/day	\$750/day	\$1,000/day
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Benefit for confinement in a Hospital Sub-acute Intensive Care Unit that follows Hospital Intensive Care Unit confinement.	\$100/day	\$150/day	\$200/day
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Beginning at age 70			
At age 70 benefit for confinement in a Hospital Intensive Care Unit.	\$1,500 per confinement	\$2,000 per confinement	\$2,500 per confinement

POLICY INFORMATION

- Your policy includes a benefit for confinement in a Hospital Sub-acute Intensive Care Unit, which may also be referred to as progressive care, intermediate care or a step-down unit. This confinement must be preceded by confinement in a Hospital Intensive Care Unit.
- Your policy provides lump sum benefit for intensive care confinement on or after your seventieth birthday.
- Your coverage is guaranteed renewable for life as long as premiums are paid.
- Your premium will not change unless we change it on all policies of this kind in the state where your policy was issued.
- Your eligible dependent children may be covered until age twenty-five.
- You may select from several benefit levels to meet your individual needs. Premiums vary based on the amount of coverage you select.
- You may select individual, one-parent or two-parent family coverage.

THIS IS A LIMITED POLICY. It does not provide benefits for an injury or sickness which is caused by or occurs as a result of: war; participating in illegal activities; your committing or trying to commit suicide and you injuring yourself intentionally, whether you are sane or not; your having a psychiatric or psychological condition without demonstrative organic disease, including but not limited to affective disorders, neuroses, anxiety, stress, and adjustment reactions (however, Alzheimer's Disease and any other organic senile dementia's are covered under this policy); your treatment for alcoholism or drug addiction, unless you are addicted to a narcotic that you take on the advice of a doctor.

For costs and further details of coverage, see your agent or write to the company. This flier is applicable to policy form ICIP-TX(96). See the Outline of Coverage for complete details of benefits, exclusions, and limitations.

